

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 201-549-2363  
dcarlon@kmlawgroup.com  
PNC Bank, National Association

In Re:  
Carmen L. Constantinople Jr.  
Donna M. Constantinople  
Debtor.



Order Filed on February 23, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-24822 CMG

Adv. No.:

Hearing Date: 1/18/2023 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATE OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 23, 2023**

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Carmen L. Constantinople Jr. and Donna M. Constantinople

Case No: 19-24822 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a certification of default as to real property located at 23 Pomona Drive, Barnegat, NJ, 08005, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brian Thomas, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 24, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2022 through February 2023 for a total post-petition default of \$1,339.33 (1 @ \$360.29; 1 @ \$373.87; 1@ \$391.17; 1@ \$406.07 less suspense \$192.07); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,339.33 will be paid over six months by Debtor remitting \$223.23 per month, which additional payments shall begin on March 1, 2023 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2023, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the motion is hereby resolved.